



TORNADO SEASON GUIDE

MORGAN & MORGAN
INSURANCE RECOVERY GROUP

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Before the Storm

When tornado season arrives, you should already be prepared to ride out a storm as safely as possible. Here are some steps you can take to protect your family and safeguard your property:

- **Assemble an emergency kit** that includes a battery-operated radio, flashlights, fresh batteries, food and water, and any medication you or your family might need.
- **Designate and prepare a sheltered area** that everyone in your family knows about and has access to. This should be a sturdy room (not in a mobile home), away from windows, with heavy items that you can take shelter under. Keep this area stocked with blankets, sleeping bags, and mattresses that can be used to cover up and provide additional protection.
- **Monitor the weather.** Check weather reports regularly so that you can get to a safe place as soon as possible, if necessary. Watch for signs of an impending tornado: a green or unnaturally dark sky, large and low-lying clouds, heavy hail, and roaring thunder.
- **Make sure your homeowners insurance policy is active**, and confirm that it covers a wide variety of tornado damage.

After the Storm

After a storm has passed, you should let family and friends know that you're safe as soon as possible. Then you can get to work securing your property and strengthening a potential insurance claim:

- **Inspect your property for damage.** Check for broken windows, holes, leaks, and lost or damaged furniture and appliances.
- **Take pictures of all damage right away.** This evidence will greatly bolster an insurance claim. Take the pictures immediately so it's clear the damage is from the tornado and not another disaster or incident.
- **File an insurance claim as soon as possible.** These claims are time-sensitive, and they can take a long time to process. Don't wait.
- **Do not dispose of ANY evidence of damage, even after you've filed.** This could be the difference between winning and losing a lawsuit against the insurance company.

If your insurance company denies, delays, or lowballs your claim, know that you have options. Tornado damage claims can be complex, and insurance companies sometimes use that complexity to claim that damage isn't covered. But don't take their word for it.

If your insurance company gives you trouble, give Morgan & Morgan Insurance Recovery Group a call to set up a free, no-obligation case review. Our insurance recovery attorneys can help you fight for the compensation you deserve, so you can recover, recuperate, and rebuild.

Our Attorneys Can Help

At Morgan & Morgan Insurance Recovery Group, our insurance dispute attorneys have extensive experience helping clients recover the insurance benefits to which they are entitled. Your insurance company has substantial resources to hire experts to protect their interests in denying your claim. Our law firm has the resources to retain experts to honestly assess your claim and ensure that you have a level playing field when fighting your own insurance company.

If you are in a dispute with your own insurance company – or have a claim that was denied or undervalued – [contact us today](#).



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